

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Celia Castillo § Case No. 15-30595  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joji Takada, Chapter 7 Trustee , chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 0.00

*(Without deducting any secured claims)*

Assets Exempt: 17,803.00

Total Distributions to Claimants: 3,666.00

Claims Discharged

Without Payment: 117,229.53

Total Expenses of Administration: 2,334.00

3) Total gross receipts of \$ 6,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 6,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 64,946.00	\$ 618.39	\$ 618.39	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	2,334.00	2,334.00	2,334.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	49,023.00	6,926.53	6,926.53	3,666.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 113,969.00</b>	<b>\$ 9,878.92</b>	<b>\$ 9,878.92</b>	<b>\$ 6,000.00</b>

4) This case was originally filed under chapter 7 on 09/08/2015 . The case was pending for 33 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/08/2018 By: /s/Joji Takada, Chapter 7 Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
1/2 Interest W/ Husband In Primary Residence @ 806 S. Hugh S	1110-000	6,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 6,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Old Second National Bank 102 E Van Emmon St Yorkville, IL 60560		64,946.00	NA	NA	0.00
5	Wells Fargo Bank Na	4210-000	NA	618.39	618.39	0.00
	<b>TOTAL SECURED CLAIMS</b>		<b>\$ 64,946.00</b>	<b>\$ 618.39</b>	<b>\$ 618.39</b>	<b>\$ 0.00</b>

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Joji Takada	2100-000	NA	1,350.00	1,350.00	1,350.00
Joji Takada	2200-000	NA	7.00	7.00	7.00
Associated Bank	2600-000	NA	30.00	30.00	30.00
Callero and Callero LLP	3410-000	NA	747.00	747.00	747.00
Laura Edward	3711-000	NA	200.00	200.00	200.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$ NA	\$ 2,334.00	\$ 2,334.00	\$ 2,334.00

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank Of America PO Box 982235 El Paso, TX 79998		3,466.00	NA	NA	0.00
	Chase PO Box 15298 Wilmington, DE 19850		23,429.00	NA	NA	0.00
	Chase Po Box 15298 Wilmington, DE 19850		11,645.00	NA	NA	0.00
	Discover Fin Svcs LLC PO Box 15316 Wilmington, DE 19850		677.00	NA	NA	0.00
	Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		497.00	NA	NA	0.00
	Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		700.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Pnc Bank Na PO Box 3180 Pittsburgh, PA 15230		4,766.00	NA	NA	0.00
	Portfolio Recovery Assoc. 120 Corporate Blvd Ste 1 Norfolk, VA 23502		1,812.00	NA	NA	0.00
	Portfolio Recovery Assoc. 120 Corporate Blvd Ste 1 Norfolk, VA 23502		413.00	NA	NA	0.00
	Td Bank Usa/targetcred PO Box 673 Minneapolis, MN 55440		1,000.00	NA	NA	0.00
	Wffnb Retail PO Box 94498 Las Vegas, NV 89193		618.00	NA	NA	0.00
2	American Infosource Lp As Agent For	7100-000	NA	2,343.82	2,343.82	1,240.51
3	Capital One, N.A.	7100-000	NA	774.85	774.85	410.10
1	Discover Bank	7100-000	NA	677.83	677.83	358.75
4	Midland Funding Llc	7100-000	NA	700.11	700.11	370.55
6	Portfolio Recovery Associates, Llc	7100-000	NA	1,811.53	1,811.53	958.80
5	Wells Fargo Financial National Bank	7100-000	NA	618.39	618.39	327.29

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	TOTAL GENERAL UNSECURED CLAIMS		\$ 49,023.00	\$ 6,926.53	\$ 6,926.53	\$ 3,666.00

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit 8

Case No:	15-30595	BWB	Judge:	Bruce W. Black	Trustee Name:	Joji Takada, Chapter 7 Trustee
Case Name:	Celia Castillo				Date Filed (f) or Converted (c):	09/08/2015 (f)
For Period Ending:	06/08/2018				341(a) Meeting Date:	09/30/2015
					Claims Bar Date:	02/10/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1/2 Interest W/ Husband In Primary Residence @ 806 S. Hugh S	45,000.00	0.00		6,000.00	FA
2. 1/2 Interest W/ Husband / Checking Account @ 5/3 Bank	180.00	0.00		0.00	FA
3. Cash On Hand	10.00	0.00		0.00	FA
4. 1/2 Interest W/ Husband / Checking Account @ Credit Union	80.00	0.00		0.00	FA
5. 1/2 Interest W/ Husband / Savings Account @ Credit Union	100.00	0.00		0.00	FA
6. 1/2 Interest W/ Husband Misc. Household Goods And Furnishing	300.00	0.00		0.00	FA
7. Misc. Wearing Apparel	420.00	0.00		0.00	FA
8. 1998 Chevy S-10 W/ 158K Miles	663.00	0.00		0.00	FA
9. 2001 Saturn W/ 163K Miles	500.00	0.00		0.00	FA
10. Lawn Mower	550.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$47,803.00	\$0.00	Gross Value of Remaining Assets
			\$6,000.00 \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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Compromise with Debtor re: interest in primary residence; Compromise approved; Debtor making initial deposit; Outstanding deposit due and owed on or before October 30, 2016. - Joji Takada 12/22/2015

Debtor making installment payments. - Joji Takada 1/27/2016

Exhibit 8

Consulting accountant regarding estate returns. - Joji Takada 6/7/2016

Employ accountant. - Joji Takada 10/27/2016

File tax return; Await determination notice. - Joji Takada 4/13/2017

Determination notice. - Joji Takada 8/1/2017

Claim administration re: secured claim. - Joji Takada 12/13/2017

TFR filed - Joji Takada 3/28/2018.

Initial Projected Date of Final Report (TFR): 09/08/2017

Current Projected Date of Final Report (TFR): 04/08/2018

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FORM 2  
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 15-30595

Case Name: Celia Castillo

Taxpayer ID No: XX-XXX7270

For Period Ending: 06/08/2018

Trustee Name: Joji Takada, Chapter 7 Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0205

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/21/16	1	Jordan Legal Group	Settlement payment Payment from Debtor re buyout of equity in primary residence	1110-000	\$6,000.00		\$6,000.00
02/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,990.00
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,980.00
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,970.00
04/20/18	1001	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Final distribution per court order.	2100-000		\$1,350.00	\$4,620.00
04/20/18	1002	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Final distribution per court order.	2200-000		\$7.00	\$4,613.00
04/20/18	1003	Callero and Callero LLP 7800 North Milwaukee Avenue Niles, Illinois 60714 Attn: Ryan Matsui	Final distribution per court order.	3410-000		\$747.00	\$3,866.00
04/20/18	1004	Laura Edward 429 Badger Lane Oswego, IL 60543	Final distribution per court order.	3711-000		\$200.00	\$3,666.00
04/20/18	1005	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution per court order.	7100-000		\$358.75	\$3,307.25
04/20/18	1006	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Final distribution per court order.	7100-000		\$1,240.51	\$2,066.74
04/20/18	1007	Capital One, N.A. C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Final distribution per court order.	7100-000		\$410.10	\$1,656.64

Page Subtotals:

\$6,000.00

\$4,343.36

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**FORM 2  
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD**

Case No: 15-30595  
 Case Name: Celia Castillo

Taxpayer ID No: XX-XXX7270  
 For Period Ending: 06/08/2018

Trustee Name: Joji Takada, Chapter 7 Trustee  
 Bank Name: Associated Bank  
 Account Number/CD#: XXXXXX0205  
 Checking

Blanket Bond (per case limit): \$5,000,000.00  
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/20/18	1008	Midland Funding Llc Midland Credit Management, Inc. As Agent For Midland Funding Llc Po Box 2011 Warren, Mi 48090	Final distribution per court order.	7100-000		\$370.55	\$1,286.09
04/20/18	1009	Wells Fargo Financial National Bank Wells Fargo Bank Na Po Box 10438, Mac F8235-02F Des Moines Ia 50306-0438	Final distribution per court order.	7100-000		\$327.29	\$958.80
04/20/18	1010	Portfolio Recovery Associates, Llc Successor To Ge Capital (Meijer) Pob 41067 Norfolk, Va 23541	Final distribution per court order.	7100-000		\$958.80	\$0.00

COLUMN TOTALS	\$6,000.00	\$6,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$6,000.00	\$6,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$6,000.00	\$6,000.00

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Exhibit 9

		TOTAL OF ALL ACCOUNTS		
		NET	ACCOUNT	
		NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0205 - Checking		\$6,000.00	\$6,000.00	\$0.00
		\$6,000.00	\$6,000.00	\$0.00
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:		\$0.00		
Total Net Deposits:		\$6,000.00		
Total Gross Receipts:		\$6,000.00		

Page Subtotals: \$0.00 \$0.00